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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/801,832

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EXAMINER

PATEL, JAGDISH

ART UNIT

PAPER NUMBER

3693

MAIL DATE

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07/28/2009

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/801,832	<b>Applicant(s)</b> FRANCIS ET AL.	
	<b>Examiner</b> JAGDISH N. PATEL	<b>Art Unit</b> 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 06 May 2009.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1,2,4,5,7-10 and 12-16 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,2, 4, 5, 7-10, and 12-16 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This communication is in response to amendment filed 5/6/09.

**This application has been assigned to new examiner whose contact information appears in the Conclusion paragraph. All future correspondence and contact should be addressed accordingly.**

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 5/6/09 has been entered.

#### ***Response to Amendment***

3. Amendment of claims 1, 2, 4, and 7 is acknowledged. Currently claims 1,2, 4, 5, 7-10, and 12-16 are pending and under consideration.

#### ***Response to Arguments***

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4. Applicant's arguments with respect to claims 1, 2, 4, and 7 rejection over Clark patent 5890140 were found persuasive and accordingly the rejection has been withdrawn. However, the claims contain numerous 112 (second) deficiencies which the Examiner has attempted to outline below. The Applicants' representative is encouraged to contact the undersigned examiner if further consultation is desired.

***Claim Rejections - 35 USC § 112***

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 1-2, 4-5, 7-10 and 11-16 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

7. For clarity and convenience the amended claim 1 is reproduced herein and corresponding appropriate 112(second) analysis is provided alongside.

Claim 1 recites:  
providing access to transaction financier staff and to  
international commercial trade finance work items  
corresponding to a trade commerce transaction financing  
and comprising issuances, advisements, amendments and  
payments, at remote spoke user access locations;

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Clarify what is meant by providing access to transaction staff in relation to the claimed trade finance work item processing. Also proving access to “international commercial trade finance work items” is vague because no mechanism is recited and no specific form is stated in which the work items exists. (Are work items published via advertisements or distributed manually by postings at the remote access locations?). Is the access to the work items provided unrestricted to or specific entities? Furthermore, the claim does not recite that the work items are being selected or accessed (by concerned entities?) for processing.

processing the work items at the remote locations which are geographically dispersed locations across multiple time zones using a rollover rules table responsive to a guaranteed completion time based on Greenwich Mean Time to automatically rollover and reassign work from one location to another location allowing constant processing; and

The claim does not specify which of the work items are being processed and what the term “processing” entails [processing is interpreted working on or doing something using the work items]and thus rendered indefinite.

The claim fails to specify any particular reason or particular relational role of the remote locations in conjunction with the work orders processing. It is unclear whether all work items are processed at all remote locations concurrently. If this is the case the claim must recites that the work items selected after the accessing are being distributed among the remote locations in succession.

The claim does not define remote locations [i.e. does not state that the “geographically dispersed” remote locations are predetermined before the processing of

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the work orders occurs] in order to facilitate the rollover. Furthermore the claim does not define the “roll over rules table” in terms of time line and the act of reassignment work [items] from one location to another location.

processing, using at least one computer having a processor, at a consolidated centralized hub processing location coupled to said remote locations, all the work items across multiple bank organizations, and consolidating back office processing of the work items in real-time with constant processing availability by using workflow routing between the remote locations as they become available for handling the work items and using a consolidated computer database in processing the work items, the database having multiple base currencies each base currency corresponding to a country source of the transactions.

This limitation is written in narrative form without specifically pointing out what particular function or functions are performed by the computer at the consolidated centralized hub processing location [centralized hub] and how [the computer at] the centralized hub interfaces with the remote locations. Furthermore the recitation that all the work items are processed across multiple bank organizations does not specifically point out what role the multiple bank play in processing the work items vis-à-vis the processing at the centralized hub. In other words the limitation fails to point out (i) how, when, where and what specific aspects of the work items are processed in terms of the specific locations and (ii) how real-time and constant processing of the work items is accomplished.

Furthermore, the two processing steps appear to be directed to same intended result with different work flow arrangement having no interrelationship thus the claim lacking clarity of the scope of the invention.

Furthermore, the term "processing" is intended to cover any thing and every thing concerning the finance work items including acts and items concerning the work items. Although the providing access step describes the finance work items broadly, no further steps are recited that specifically point out the listed features of the work items including issuances, advertisements, amendments and payments and how these provisions of the work items are accomplished via the processing steps.

Furthermore, "to automatically rollover" is recited only as intended functional statement. It is unclear how this step is achieved.

Furthermore, it is unclear how the process of the method claim achieves the stated objective of "handling international trade financial transactions".

At least for the foregoing reasons, the examiner asserts that the claimed process is unclear, vague and indefinite failing to particularly point out the process of the method claim.

Claims 2, 4-5, 7-10 and 11-16 also contain deficiencies similar to those pertaining to claim outlined above. Additionally deficiencies specific to these claims are listed below where applicable.

Claim 2: fails to point out what the term "providing back office processing" means in the "providing back office processing" step. This step is interpreted as having

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established or arranged for “back office processing” and as such a manual process. The examiner asserts that the complex features of the back office processing is mere non-functional description since the relevant feature are stated in terms of functional process steps. It is suggested that this claim is redrafted such that the described computer databases and "at least one computer" are stated as positively interactive with the specific steps of work items processing.

Claim 4: see claim 2 analyses about (consolidated) database and at least one processor.

Claim 5: There is not antecedent basis for “work item processing” in this claim and it is unclear what this term means in the context of the global system line.

Claim 7: the recitation "initiating execution of a business object" is indefinite since there is no computer processor incorporated in this step. It is also unclear what correspondence the "business object" has with the stated "geographically dispersed locations”.

Furthermore, the claim is rendered indefinite since it does not positively state the outcome of the process step "initiating execution of a business object".

Claim 8: since a “business object” is a software module, how can it interact with a (consolidated database) server without being disposed on a computing device?

Furthermore, since it is stated that the business logic requires data from the server how



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it is that the application server performs back office trade finance business logic (assuming that both "business logic" terms are the same).

Claim 10: limitation "the interface" lacks positive antecedent basis.

Dependent claims 12-16 inherit deficiencies of claim 7 as outlined above.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on Monday – Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **KRAMER JAMES A** can be reached on **(571)272-6783**. The fax phone number for the organization where this application or proceeding is assigned is **571-273-8300**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693

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